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003/030

Application Serial No. 09/972,076

REMARKS

1. Applicant thanks the Examiner for the Examiner's comments, which have greatly assisted Applicant in responding.

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Applicant thanks the Examiner for the opportunity to discuss the merits of the invention and the cited prior art during the Interview on August 2, 2006. Further, Applicant thanks the Examiner for suggestions on clarifying the claimed end user in Claim 1 to further clarify the invention.

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2. **Claim Rejections – 35 USC § 103**

- (a) The Examiner rejected Claims 1, 2, 4-5, 8-9, 10, 12-13, 16-17, 34-38, 40-47, 49, 52, 57-61, 63-70, 72, and 75 under 35 USC 103(a) as being unpatentable by Courts *et al* (Courts), in view of Harrison *et al* (Harrison).

Applicant respectfully traverses.

The claimed invention provides a mechanism for business users to create their own decision engines, tailored to their specific business needs without custom programming. The claimed invention offers the service in ASP mode, such that the business users can eliminate the problem of maintaining hardware and software on-site. The logic of the deicision engines can be modified at will, and revised code generate, tested, and put into production quickly, without help from an internal IT department. The provided software enables the plug-in of multiple predictive scoring models, so that the decision engine can return intelligent and recommended real-time actions to the business applications that call the service over the Internet when needed.

Support can be found *at least* as follows (emphasis added):

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(On page 7: 16-26)

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While there are development tool sets allowing **business users** to define rule sets to automate business decision processes, none offers the unique combination of a totally flexible rule-authoring system, **proprietary and non-proprietary analytics**, and a **usage-based ASP mode of delivery**.

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It would furthermore be advantageous to provide a decisioning service that supports incremental deployments, scales to enterprise, **minimizes impact to internal IT resources**, deploys quickly, runs quickly, **puts control and total configurability** into the hands of **end users**, and offers integration and strategy consulting.

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(On page 21: 9-12)

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The preferred embodiment of the invention provides designing software by which the **end user** uses graphical user interfaces to generate the data, variables, rules, models, including imported client-devised models 212, such as, for example, a SAS model, trees, and actions required in a particular project 210. An exemplary project design process is described in detail below. Such projects are stored in a repository 211 for future reference, should an **end user** desire to modify and/or manipulate an already created project.

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(On page 12: 15-20)

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Decision system. In the preferred embodiment of the invention, the **decisioning related software**, the decision system, is resident at a data center and is accessible over the Internet. The software allows **business users working with project designer applications** to design, test, and deploy decision systems accessible over the Internet and used for automating decisions within the **business applications of business users**.

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(On page 13: 22 – 14:1)

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The disclosed decision system is a **blank slate** for creating **specialty engines** with **friendly user interfaces**. That is, the disclosed tools that **allow business users to create, configure, test, and deploy decision engines** also serve as a technology platform made up of flexible software components used for building
5 special purpose decision-oriented applications with user interfaces **customized** to particular business or functional purposes.

(On page 14: 9-12)

10 Bundled with appropriate **business-specific** project **templates** representing decision engine design, with optional proprietary or non-proprietary **consulting, tools, models, and reports**, as a **complete ASP solution** in a variety of **business contexts**, such as insurance.

(On page 14: 14-18)

15 To clients and prospects as a **generic decision engine factory** accessible over the Internet. The **target includes** functional areas of traditional vertical markets, e.g. **asset management, brokerage, Internet operations, and merchandising**, as well as **Fortune 1000 companies in industries**, such as, for example, manufacturing and eCommerce.

20 (On page 14: 20-26)

To **consultants and systems integrators** (VARs) as a decision engine creation facility, with **delivered engines to be hosted in ASP mode in a predetermined data center**, and with the **disclosed designer portion** of the exemplary decision
25 system uses a preferred authoring language for executing building decision engines according to the invention. The target comprises **consultants and systems integrators** with widespread reach and domain experts in areas otherwise lacking such.

30 (On page 22: 18-22)

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When the end user is satisfied with the rules, models, and strategies, **production code is generated** for the rules, models, and strategies 207. In ASP mode, the preferred language for the generated code is C 218. The **source code** 219 ultimately is loaded on an **execution server** 220 for production.

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(On page 28: 1-2)

That is, the end user's existing systems will be able to accommodate new or newly revised decision engines with **minimal IT involvement**.

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(On page 28: 17-18)

Run-time Server. A Microsoft Windows NT-based server that supports the run-time execution of **configured decision engines**. End user operational systems can **make calls or requests** to this server; and the server executes the decision engine to process the request and **returns results** to the requesting system.

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(On page 29: 20 – 30:14)

A **preferred embodiment of the invention** operates in **ASP mode**. When accessed in **ASP mode**, Fair, Isaac hosts the software, so that the end user isn't concerned with the time, cost and technical details of installation, servicing and upgrading of the hardware and operating systems software on which it runs. The software is accessed from end user business applications software using industry standard protocols over the Internet or a Virtual Private Network. Thus, the software is highly scalable and easy to integrate with the end user's current computing and operational environment.

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In the **ASP environment**, the end user designs decision engine projects from a client PC, which is connected to designer software resident at the host site. Once the end user completes the design of a project, the host generates the supporting code and installs it on a decision server. In parallel with this, the host generates an **Extensible Markup Language (XML)**

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schema that corresponds to the project, and is used to define the input and output structures that the end user's business application uses when making calls to the decision server. When accessed over the Internet, the end user's client PC sends inquiry transactions to the host's Web server,
5 which in turn passes those transactions through the decision logic in the associated project and returns the results via the Web server.

In stark contrast, the primary cited prior art of reference, Courts, teaches a way to manage states between transactions (Col 1: 29-42). Specifically, Courts teaches a
10 layered architecture that allows various functional areas of an enterprise web system to be insulated from each other (Col 2: 5-12).

It is readily apparent that Courts teaches one enterprise system that is developed and maintained by the enterprise and that requires customized coding among other IT
15 department-type resources. Support can be found at least as follows (emphasis added):

(Col 4: 11-12)

20 This separation provides another major advantage which is the protection of the enterprise's investment in custom coding.

(Col. 4: 22-33)

By isolating the difficult issues of integration into a separate layer, the overall cost
25 of web system development can be decreased. HTML developers can develop the pages of presentation layer 14 which access the enterprise's other systems through tags in the page rather than requiring skill sets necessary to integrate into those systems. In the same way, integration layer 18 provides visibility to the rest of the enterprise for business logic layer 16 through the use
of application program interfaces (API's), allowing cost-effective junior
30 level programmers to implement the bulk of the web system business logic.

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(Col. 5: 8-13)

5 Console 34 provides a control center for a system built on hub 10. Console 34 allows centralized administration of the system including: adding or removing servers, monitoring render engine load, and changing the configurations for business objects and integrated third party software utilized by the system.

10 Courts and Harrison, alone or in combination, are silent on the following: a host other than the enterprise hosting the system software; the software accessed from end user (business user) business applications software using industry standard protocol over the Internet or Virtual Private Network; the end user (business user) designing decision engine projects from client software, which is connected to designer software resident at the host site; once the end user (business user) completes the design of a project, the 15 host generates the supporting code and installs it on a decision server; in parallel with this, the host generates XML schema that corresponds to the project; when accessed over the Internet, the end user's client software sends inquiry transactions to the host's Web server, which in turn passes those transactions through the decision logic in the associated project and returns the results via the Web server.

20 Applicant has amended the independent Claims to further clarify the invention in view of the discussion hereinabove. No new matter has been added.

25 As such, Applicant is of the opinion that the amended independent Claims 1, 9, 17, 34, and 57, and their respective dependent Claims, are in condition for allowance. Accordingly, Applicant respectfully requests that the Examiner withdraw the rejection under 35 USC 103(a).

30 (b) The Examiner rejected Claim 18-19, 23-27, 31-33, 39, and 62 under 35 USC §103(a) as being unpatentable over Courts, in view of Harrison, and further in view of Marullo *et al* (Marullo).

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Applicant has amended Independent Claims 18 and 26 in view of the discussion hereinabove in section (a). No new matter has been added. As such, Applicant is of the opinion that the amended independent Claims 18 and 26, and their respective 5 dependent Claims, are in condition for allowance. Accordingly, Applicant respectfully requests that the Examiner withdraw the rejection under 35 USC 103(a).

3. It should be appreciated that Applicant has elected to amend the Claims solely for the purpose of expediting the patent application process in a manner consistent with 10 the PTO's Patent Business Goals, 65 Fed. Reg. 54603 (9/8/00). In making such amendment, Applicant has not and does not in any way narrow the scope of protection to which Applicant considers the invention herein to be entitled. Rather, Applicant reserves Applicant's right to pursue such protection at a later point in time and merely seeks to pursue protection for the subject matter presented in this submission.

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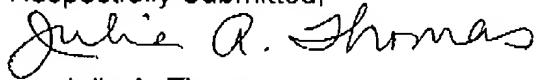
CONCLUSION

Based on the foregoing, Applicant considers the claimed invention to be distinguished from the art of record. Accordingly, Applicant earnestly solicits the Examiner's withdrawal

- 5 of the rejections raised in the above referenced Office Action, such that a Notice of Allowance is forwarded to Applicant, and the present application is therefore allowed to issue as a United States Patent. The Examiner is invited to call (650) 474-8400 to discuss the response.

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Respectfully Submitted,



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